

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Kevin Bethel

Debtor(s)

Case No. 09 B 20280

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/03/2009.
- 2) The plan was confirmed on 09/21/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/29/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/11/2011.
- 5) The case was Completed on 04/08/2013.
- 6) Number of months from filing to last payment: 46.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$57,268.08.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$23,715.46
Less amount refunded to debtor	\$415.65

**NET RECEIPTS: \$23,299.81**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,814.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,218.95
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,032.95**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Allgate Financial	Secured	2,400.00	3,500.00	3,500.00	0.00	0.00
American Collection Corp	Unsecured	1,486.00	NA	NA	0.00	0.00
America's Financial Choice Inc	Unsecured	268.00	268.02	268.02	31.59	0.00
Armor Systems Corporation	Unsecured	50.00	NA	NA	0.00	0.00
Capital One	Unsecured	1,369.00	1,398.28	1,398.28	164.82	0.00
CBCS	Unsecured	812.00	1,363.20	1,363.20	160.68	0.00
Check Recovery Systems	Unsecured	25.00	NA	NA	0.00	0.00
Chrysler Financial Services Americas LLC	Unsecured	6,090.00	4,299.11	4,299.11	506.74	0.00
Chrysler Financial Services Americas LLC	Secured	6,090.00	6,799.11	2,500.00	2,500.00	53.78
City Of Chicago Dept Of Revenue	Unsecured	1,500.00	1,829.48	1,829.48	215.64	0.00
Columbus Bank & Trust	Unsecured	1,200.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	1,300.00	2,207.43	2,207.43	260.19	0.00
Credit Management Co.	Unsecured	137.00	NA	NA	0.00	0.00
Dependon Collection Service	Unsecured	226.00	NA	NA	0.00	0.00
EverBank	Secured	67,286.00	55,083.22	55,083.22	0.00	0.00
EverBank	Secured	5,083.00	5,083.00	4,841.35	4,841.35	0.00
EverBank	Secured	0.00	550.00	550.00	0.00	0.00
Federal National Mortgage Associati	Unsecured	NA	14,035.24	14,035.24	1,654.33	0.00
Global Payments	Unsecured	125.00	NA	NA	0.00	0.00
I C Systems Inc	Unsecured	111.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	2,589.00	180.83	180.83	180.83	0.00
Internal Revenue Service	Unsecured	NA	61.82	61.82	7.29	0.00
Jefferson Capital Systems LLC	Unsecured	NA	770.94	770.94	90.87	0.00
Lynwood Penthouse Condo Association	Secured	5,532.00	5,530.92	5,531.46	5,531.46	0.00
Lynwood Penthouse Condo Association	Unsecured	NA	0.00	0.00	0.00	0.00
MCSI	Unsecured	NA	17,590.00	17,590.00	0.00	0.00
National Quick Cash	Secured	700.00	700.00	700.00	700.00	0.00
NCO Financial Services Inc	Unsecured	120.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	1,200.00	NA	NA	0.00	0.00
Pellettieri & Associates	Unsecured	100.00	NA	NA	0.00	0.00
Tex Collect/Colection Agency	Unsecured	445.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Van Ru Credit Corporation	Unsecured	1,079.00	NA	NA	0.00	0.00
Village Of Lynwood	Unsecured	11,600.00	11,600.00	11,600.00	1,367.29	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$55,083.22	\$0.00	\$0.00
Mortgage Arrearage	\$5,391.35	\$4,841.35	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$12,231.46	\$8,731.46	\$53.78
<b>TOTAL SECURED:</b>	<b>\$72,706.03</b>	<b>\$13,572.81</b>	<b>\$53.78</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$180.83	\$180.83	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$180.83</b>	<b>\$180.83</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$55,423.52</b>	<b>\$4,459.44</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,032.95</u>	
Disbursements to Creditors	<u>\$18,266.86</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$23,299.81</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/13/2014

By: /s/ Marilyn O. Marshall

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.